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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re PATENT application of:

Applicant: Richard Billingsley

Application No.: 09/269,618

For: IMPROVEMENTS RELATING TO ELECTRONIC TRANSACTIONS

Filing Date: July 21, 1999

Examiner: Marianne Huseman

Art Unit: 2161

Attorney Docket No. DYOUP0185US

REPLY TO OFFICE ACTION DATED JANUARY 11, 2002

Commissioner for Patents
U.S. Patent and Trademark Office
Washington, D.C. 20231

Dear Sir:

In view of the following amendments and remarks, further and favorable consideration of the above-identified application is respectfully requested.

Amendments

Please amend the application to read as shown below. A marked up copy of the amendments is provided in the attached Appendix A.

In the Specification:

Please rewrite the paragraph on page 2, lines 23-24 as shown:

OFF-LINE PAYMENT - To enable the electronic money to be
transferred without needing to simultaneously contact the bank at the time
of transfer.

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